

OCT 06 2005

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**MESSAGE:**

In Re: Application of Tibor  
Serial No. 10/816,037  
Filed: April 1, 2004

Electronic Transaction Verification System

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PTO/SB/21 (09-04)


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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/618,057
	Filing Date	April 1, 2004
	First Named Inventor	Joan Tibor
	Art Unit	2625
	Examiner Name	Seyed H. Azarian
Total Number of Pages in This Submission	Attorney Docket Number	M180 1010.3

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Womble Carlyle Sandridge & Rice, PLLC	
Signature		
Printed name	John J. Timar	
Date	October 6, 2005	Reg. No. 32,497

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: ) Examiner: **Azarian, Seyed H.**  
                  **Joan Tilbor** ) Group Art Unit: **2625**  
Serial No:    **10/816,037** ) Attorney Docket No.: **M160 1010.3**  
Filed: **April 1, 2004** )  
For:   **Electronic Transaction Verification System**

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Sir:

In response to the Examiner's Action mailed July 26, 2005, Applicant submits the following arguments:

**Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.